



# City of Seattle

Michael Patrick McGinn, Mayor

## Personnel Department

David Stewart, Personnel Director

August 8, 2012

### Re: Long-Term Care Insurance Special Enrollment

Dear City Employee:

On October 1, Prudential will be the City's new Group Long-Term Care Insurance (LTCI) carrier because the current insurer stopped accepting new enrollees into its group plans. As part of this change, Prudential has agreed to offer coverage with *guaranteed acceptance to eligible active employees who enroll during a special open enrollment from September 4 to September 21*. If you apply for this LTC insurance *after* September 21, your application will be subject to medical underwriting, and you may be denied coverage.

Our records indicate that you do not have LTCI coverage through the City. Long-Term Care Insurance reimburses some or all of the costs of nursing home care, assisted living facility care, home health care and other extended care services not covered by Medicare and other medical plans.

After August 20, you will receive a packet in the mail from our new LTCI carrier, Prudential, regarding the special enrollment for Long-Term Care Insurance coverage. **Please review the packet carefully when it arrives.** It will include:

- An introductory letter
- A decision guide to assist you with your choice
- A schedule of webinars and in-person meetings to help you further understand the information.

Prudential recently announced that it will discontinue Group LTCI enrollment after June 30, 2013. However, it will accept your enrollment during the September 2012 special enrollment period, and your guaranteed renewable coverage will continue as long as you continue to pay your premiums, or you are eligible for benefits.

**You do not need to take any action now.** Please watch for Prudential's packet and review the information carefully before making your decision. If you have questions about the special enrollment, call the Prudential customer service number in the packet.

Sincerely,

A handwritten signature in black ink that reads "David L. Stewart".

David L. Stewart  
Personnel Director

